

United States Bankruptcy Court  
Eastern District of Tennessee

In re:  
Victoria Rose Dills  
Debtor

Case No. 24-30479-SHB  
Chapter 7

District/off: 0649-3  
Date Rcvd: Mar 26, 2024

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

**Symbol      Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
13641202	+ Cashnet USA, 175 West Jackson, 600, Chicago, IL 60604-2948
13641206	+ Echo Credit, 7701 Las Collinas Ridge, Irving, TX 75063-8081
13641209	+ One Main Financial, 8331 E. Walker Springs Ln, Suite 200, Knoxville, TN 37923-3161

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
db	+ Email/PDF: vicspotify2022@gmail.com	Mar 26 2024 20:01:00	Victoria Rose Dills, 9001 Grayland Dr, Apt. B, Knoxville, TN 37923-4047
aty	Email/Text: brentsnyder77@gmail.com	Mar 26 2024 20:01:00	Brent S. Snyder, 2125 Middlebrook Pike, Knoxville, TN 37921
tr	+ EDI: BJPNEWTONJR.COM	Mar 26 2024 23:56:00	John P. Newton, Jr., Mayer & Newton, 8351 E. Walker Springs Lane, Suite 100, Knoxville, TN 37923-3135
ust	+ Email/Text: ustpregion08.kx.ecf@usdoj.gov	Mar 26 2024 20:02:00	United States Trustee, 800 Market Street, Suite 114, Howard H. Baker Jr. U.S. Courthouse, Knoxville, TN 37902-2303
13641199	+ Email/Text: backoffice@affirm.com	Mar 26 2024 20:02:00	Affirm, 650 California St, #12, San Francisco, CA 94108-2716
13641200	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 26 2024 20:01:00	Aspire, PO Box 105555, Atlanta, GA 30348-5555
13641201	+ EDI: CAPITALONE.COM	Mar 26 2024 23:56:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
13641203	Email/PDF: creditonebknotifications@resurgent.com	Mar 26 2024 20:13:13	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
13641204	EDI: DISCOVER	Mar 26 2024 23:56:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
13641205	Email/Text: operationsclerk@easypayfinance.com	Mar 26 2024 20:01:00	Easy Pay Finance, PO Box 2549, Carlsbad, CA 92018
13641207	+ Email/Text: legaladmin@empower.com	Mar 26 2024 20:01:00	Empower, 8515 E. Orchard Road, Englewood, CO 80111-5002
13641208	+ Email/Text: ANGIES@GENESISCRED.COM	Mar 26 2024 20:01:00	Genesis, PO Box 3630, Everett, WA 98213-8630
13641210	+ EDI: SYNC	Mar 26 2024 23:56:00	PayPal Credit, PO Box 71707, Philadelphia, PA 19176-1707
13641211	+ Email/Text: bankruptcy_department@clacorp.com	Mar 26 2024 20:01:00	Simple Fast Loan, 8601 Dunwoody Pl, Ste 406, Atlanta, GA 30350-2550
13641212	+ Email/Text: bkinfo@ccfi.com	Mar 26 2024 20:01:00	Speedy Cash, 8400 E. 32nd St N, Wichita, KS 67226-2608
13641213	+ EDI: WTRRNBNK.COM	Mar 26 2024 20:01:00	

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2024 at the address(es) listed below:

Name	Email Address
Brent S. Snyder	on behalf of Debtor Victoria Rose Dills brentsnyder77@gmail.com
John P. Newton, Jr.	tn27@ecfcbis.com
United States Trustee	Ustpregion08.kx.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1:	<b>Victoria Rose Dills</b>	Social Security number or ITIN: xxx-xx-0144
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN: _____
		EIN: _____
United States Bankruptcy Court:	Eastern District of Tennessee	Date case filed for chapter:    7    3/25/24
Case number:	3:24-bk-30479-SHB	

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records) at <https://ecf.tneb.uscourts.gov/>.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Victoria Rose Dills	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	9001 Grayland Dr Apt. B Knoxville, TN 37923	
<b>4. Debtor's attorney</b> Name and address	Brent S. Snyder 2125 Middlebrook Pike Knoxville, TN 37921	Contact phone (865)546-2141
<b>5. Bankruptcy trustee</b> Name and address	John P. Newton Jr. Mayer & Newton 8351 E. Walker Springs Lane Suite 100 Knoxville, TN 37923	Contact phone 865-588-5111

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	William T. Magill Clerk of Court United States Bankruptcy Court Howard H. Baker Jr. U.S. Courthouse Suite 330, 800 Market Street Knoxville, TN 37902	Hours open: Monday – Friday 8:00 AM – 4:30 PM  Contact phone (865) 545-4279  Date: 3/26/24
<b>7. Meeting of creditors</b>	<b>April 23, 2024 at 09:00 AM</b>	Location:  <b>Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 405 777 7121, Passcode 9176068391 OR, call (865) 350-6897 For additional meeting information go to <a href="https://www.justice.gov/ust/moc/">https://www.justice.gov/ust/moc/</a></b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	<b>Filing deadline:</b> 6/24/24
<b>10. Proof of claim</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.  However, secured creditors (creditors who have a security interest in the debtor(s)' property) must provide, prior to the meeting of creditors scheduled in line 7 above, proof to the bankruptcy trustee that their security interest has been perfected. Also, unless a written request for notice is filed at or before the meeting of creditors, the bankruptcy trustee may abandon property of the estate without further notice to creditors.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors.
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://ecf.tneb.uscourts.gov/">https://ecf.tneb.uscourts.gov/</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	